

Substitute for form 1449/PTO

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**Complete if Known**

Application Number	10/748,890
Filing Date	12/30/2003
First Named Inventor	Jeff S. Eder
Art Unit	3623
Examiner Name	Thomas Mansfield
Attorney Docket Number	AR - 64

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT***(Use as many sheets as necessary)***Complete if Known**

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**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		BARKOULAS, JOHN & BAUM, CHRISTOPHER, "Long term dependence in stock returns", January 1, 1996, pages 1 - 12, Boston College, U.S.A.	

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